

Certificate Number: 05781-NJ-DE-035261706

Bankruptcy Case Number: 20-21769



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 12, 2021, at 3:47 o'clock PM PST, Anatoliy Gavrilov completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 12, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President